

Information to identify the case:

Debtor 1

David P Comisky

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6781

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-10469-MBK

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David P Comisky

8/9/24**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David P Comisky
Debtor

Case No. 18-10469-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 09, 2024

User: admin
Form ID: 3180W

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Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2024:

Recip ID	Recipient Name and Address
db	+ David P Comisky, 54 East Union Street, Bordentown, NJ 08505-2073
cr	+ Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
517268528	+ Heather Comisky, 54 East Union Street, Bordentown, NJ 08505-2073

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 09 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 09 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Aug 09 2024 20:40:08	I Rushmore Loan Management Services, LLC as servic, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
lm	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2024 20:44:00	Nationstar, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Aug 09 2024 20:44:00	Specialized Loan Servicing LLC, c/o Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
517268525	+ EDI: BANKAMER	Aug 10 2024 00:26:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517396740	+ EDI: BANKAMER2	Aug 10 2024 00:26:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517388696	Email/PDF: bncnotices@becket-lee.com	Aug 09 2024 20:54:13	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517268526	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 09 2024 20:53:51	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517281176	EDI: DISCOVER	Aug 10 2024 00:26:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517268527	+ EDI: DISCOVER	Aug 10 2024 00:26:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517268529	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 09 2024 20:43:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517389568	Email/PDF: resurgentbknotifications@resurgent.com	Aug 09 2024 20:54:15	LVNV Funding, LLC its successors and assigns

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			as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517268530	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2024 20:44:00	Mr. cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019-4620
517268531	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2024 20:44:00	Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517303247	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 09 2024 20:44:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518691068	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 09 2024 20:44:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517268533	+ EDI: SYNC	Aug 10 2024 00:26:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517268534	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 09 2024 20:44:00	Toyota Motor Credit Co., PO Box 8026, Cedar Rapids, IA 52408-8026
519100205	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2024 20:44:00	U.S. Bank Trust National Association,, as Trustee of Dwelling Series IV Trust, Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618-2132
519100206	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2024 20:44:00	U.S. Bank Trust National Association,, as Trustee of Dwelling Series IV Trust, Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618-2132, U.S. Bank Trust National Association,
517373613	+ EDI: AIS.COM	Aug 10 2024 00:26:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518792839	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2024 20:44:00	c/o Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618-2132
518792840	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2024 20:44:00	c/o Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618, c/o Rushmore Loan Management Services LL, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618-2132

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518691067	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517268532	##+	Stern, Lavinthal, Frankenberg, LLC, 105 Eisenhower Parkway, #302, Roseland, NJ 07068-1640

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew Thomas Archer	on behalf of Debtor David P Comisky aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Loss Mitigation Nationstar cmecf@sternlav.com
Jonathan C. Schwalb	on behalf of Creditor I Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, as Trustee of Dwelling Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association as trustee of Lodge Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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